

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4580
ANSWERED ON:19.12.2014
BANKING OMBUDSMAN
Patel Shri Devji Mansingram

Will the Minister of FINANCE be pleased to state:

- (a) the number of complaints received, settled and pending by Banking Ombudsman during the last three years and the current year, public and private bankwise, State-wise;
- (b) the number of Banking Ombudsman officers appointed over the last three years and current year;
- (c) whether the staff strength in the Banking Ombudsman is inadequate for handling the increasing number of complaints;
- (d) if so, the details thereof along with the steps taken by the Government to meet the manpower challenge in the Banking Ombudsman Office;
- (e) whether any workshops and training programs have been conducted to upgrade the skills of the officers and the staff handling the complaints; and
- (f) if so, the details thereof along with the steps taken by the Government to settle the pending cases expeditiously?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA)

(a): The information relating to number of complaints received, settled and pending (bank-wise) in Banking Ombudsman offices during the last three years 2011-12, 2012-13, 2013-14 and current year relating to public and private sector banks, is given at Annex-I & II. However state-wise information is not maintained with the Reserve Bank of India.

(b), (c) and (d): The number of appointments made to the posts of Banking Ombudsman (BO) during the last three years and current year replacing their predecessors, is given below:

Year	2011-2012	2012-2013	2013-2014	2014-2015 (upto Dec 1, 2014)
BOs appointed	5	9	1	5

With the following existing staff strength the Banking Ombudsman Offices were able to maintain a disposal rate of complaints above 90% during the last three years. The details of staff strength and number of complaints handled are given below:

Year	Staff strength	No. of complaints handled
2011-2012	160	72889
2012-2013	157	70541
2013-2014	167	76573
2014-2015 (upto December 2014)	167	59405

(e) and (f): The Reserve Bank Staff College conducts two programmes in a year for the Secretariat of the Banking Ombudsman. Apart from this with a view to build the skill set required to handle complaints on new banking products and services, the Offices of Banking Ombudsmen arrange various training programmes in-house as well as with other institutions for staff. These programmes mainly relate to ATM operations, Internet Banking, issues related to Credit Information Companies, Pension etc. Industry experts are called for these programmes to share the latest developments in the field with the staff.

Pending position is monitored on an ongoing basis. The Banking Ombudsmen try to resolve complaints within the shortest possible time. Wherever complaints are pending for want of information from banks, BOs are empowered to draw the inference that furnishing of information would be unfavorable to the bank. In some cases decisions are delayed for want of documents / information from both the parties. As on October 31, 2014, only 13% of the complaints received from July 01, 2014 are pending disposal. AH complaints lodged prior to June 30, 2014 are disposed of.